

# METHODS AND SYSTEMS FOR PROVIDING FINANCIAL SERVICES OVER A NETWORK

## Abstract of the Disclosure

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The present invention is related to methods and systems that efficiently and flexibly provide financial and shopping services over a network, such as the Internet. One embodiment of the present invention provides a centrally managed networked system of financial institutions. The financial institutions have Web sites, including full-featured portals, that support a base or common set of consumer and business electronic features, optionally including real-time account information, the use of a virtual purchase card used to purchase goods over the network, the ability to provide targeted advertising to financial institution customers based in part on the financial instruments available to the customers, and the ability to provide enhanced links to merchants who are also customers of the financial institution.

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